

**Information to identify the case:**

Debtor 1	<u>William T Manos</u>	Social Security number or ITIN	xxx-xx-4515
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bonnie L Manos</u>	Social Security number or ITIN	xxx-xx-1666
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24961-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William T Manos

Bonnie L Manos

12/20/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William T Manos  
Bonnie L Manos  
Debtors

Case No. 17-24961-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 20, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William T Manos, Bonnie L Manos, 1029 Pike Run Drive, Coal Center, PA 15423-1037
14756958	+ Advanced Recovery Systems, P.O. Box 80766, Valley Forge, PA 19484-0766
14756959	+ Brownsville Ambulance Service, 12 Arch Street, P.O. Box 300, Brownsville, PA 15417-0300
14742420	+ Cal-Ed Federal Credit Union, 100 Technology Drive, P.O. Box 497, California, PA 15419-0497
14756961	Imaging Associates of Greater Pittsburgh, P.O. Box 90218, Pittsburgh, PA 15224-0718
14742426	+ Lowry Radiology Associates, 1111 Lowry Avenue--Suite 2, Jeannette, PA 15644-3064
14742427	Mariner Finance, P.O. Box 35394, Baltimore, MD 21222-7394
14756963	Mon Valley Medical Associates, PC, 1025 Country Club Road, Monongahela, PA 15063-1599
14742429	Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14756965	+ Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14756967	+ UPMC Health Services, 2 Hot Metal Bridge-Dist. Room 386, Pittsburgh, PA 15203-2348
14756966	University of Pittsburgh Physicians, P.O. Box 371980, Pittsburgh, PA 15250-7980
15022481	+ Washington Co. Tax Claim Bureau, 100 West Beau Street, Washington, PA 15301-4483

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Dec 21 2023 04:52:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14742419	EDI: GMACFS.COM	Dec 21 2023 04:52:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14756960	^ MEBN	Dec 20 2023 23:59:25	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14771160	Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:50:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14742421	EDI: SYNC	Dec 21 2023 04:52:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14742422	Email/PDF: creditonebknofications@resurgent.com	Dec 21 2023 00:09:55	Credit One Bank, P.O. Box 98873, Las Vegas, NV

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14756962	EDI: IRS.COM	Dec 21 2023 04:52:00	89193-8873 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14742423	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 21 2023 00:01:00	Key Bank, P.O. Box 94722, Cleveland, OH 44101-4722
14745053	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 21 2023 00:01:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14742424	Email/Text: PBNCNotifications@peritussservices.com	Dec 21 2023 00:00:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
14778972	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:23:13	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14742425	EDI: SYNC	Dec 21 2023 04:52:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14753323	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 21 2023 00:01:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14773935	+ Email/Text: bankruptcy@marinerfinance.com	Dec 21 2023 00:00:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14742428	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 21 2023 00:01:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2710
14756964	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14756964	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14742430	Email/Text: bankruptcies@penncredit.com	Dec 21 2023 00:00:00	Penn Credit, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14742431	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
14742895	+ EDI: RECOVERYCORP.COM	Dec 21 2023 04:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14747832	EDI: PENNDEPTREV	Dec 21 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14747832	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14775863	EDI: Q3G.COM	Dec 21 2023 04:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14780730	+ Email/Text: bncmail@w-legal.com	Dec 21 2023 00:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14742432	EDI: WTRRN BANK.COM	Dec 21 2023 04:52:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14742433	+ Email/Text: Bankruptcy@TekCollect.com	Dec 21 2023 00:00:00	TekCollect, P.O. Box 1269, Columbus, OH 43216-1269
14776466	Email/Text: BNCnotices@dcmservices.com	Dec 21 2023 00:01:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14742434	EDI: SYNC	Dec 21 2023 04:52:00	Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Bonnie L Manos lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor William T Manos lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5